

INSURANCE NOTICE

The purpose of this Notice is to announce officially the addition of two forms of insurance coverage to those presently being administered by GEHA, Inc.

POLIO AND EIGHT DREAD DISEASES POLICY

The first of these plans is known as the Polio and Eight Dread Diseases Policy which covers in addition to Poliomyelitis: Leukemia, Scarlet Fever, Diphtheria, Smallpox, Spinal or Cerebral Meningitis, Encephalitis, Tetanus, and Rabies. This is a group plan underwritten by the Mutual Benefit Health and Accident Association of Omaha, Nebraska under which the company agrees to pay for expenses actually incurred in treatment for these diseases within three years after the date of the first treatment. Benefits up to \$5,000 are provided for the treatment of each disease, and include such items as Doctor Bills, Hospital Bills, Special Nurse, Ambulance, X-Ray and Laboratory, Drugs and Medicines, Iron Lung, Wheel Chair, Braces and Crutches, and Transportation. Copies of the Schedule of Benefits and Master Policy for this plan will be sent to all major administrative offices for your inspection.

The group rates for this contract are \$4.00 per annum for a single member and \$10.00 per annum for a member and all his immediate dependents (i. e. , spouse and children).

This group plan takes on added attraction for the insured in that all claims arising under this contract are settled within our own office as are all those underwritten by the Mutual Benefit Health or the United Benefit Life Company

of Omaha, Nebraska. This assures that any claims will be handled for you by GEHA and, unlike individual policy holders, you need not prosecute your own claim.

SPECIAL INCOME REPLACEMENT POLICY

The second plan is known as "A Special Income Replacement Policy" which of necessity is available to **PREFERRED RISKS ONLY**.

This policy is issued under four separate schedules known as Plan One, Plan Two, Plan Three, and Plan Four which afford coverage of \$25, \$50, \$75 and \$100 per week and carry annual premiums of \$25.70, \$51.35, \$77.05 and \$102.70 respectively. These Plans are available to employees up to age sixty-eight who are able to meet the health requirements. Eligibility may be proved either by presentation of an excellent physical history statement or, if overseas, by submitting a physical examination report acceptable to GEHA, Inc.

In the event of total disability as defined in the Master Contract caused either by illness or accident, weekly benefit payments begin with the 91st day of total disability. Weekly benefits for total disability due to illness are payable beginning with the 91st day for as long as ten (10) years. Weekly benefits for total disability due to accidents are payable beginning with the 91st day and for as long as you are totally disabled - even for life. Weekly benefits for partial disability due to accidents are also payable after the 91st day of disability for as long as thirteen (13) weeks, at the rate of one-half the weekly benefit. Medical attendance benefits for accidental injuries, not causing any loss of time, pay the actual medical expense incurred for such

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treatment up to the amount of the weekly benefit. This would be in addition to any hospitalization benefits or payments under other insurance plans which you may carry. Other salient advantages of this policy are listed in detail on the Special Income Replacement Brochure which is available to all interested employees. In order that a more detailed analysis may be made, copies of Master Contracts will also be made available to the Administrative Officers of the various components and divisions within the near future.

This contract cannot be duplicated as an individual contract at any cost and can only be partially duplicated for a premium approximately fifty per cent higher than the above rates. Furthermore, individual contracts somewhat similar to this have limitations as to house-confinement and length of coverage, and frequently riders are attached refusing coverage for particular ailments. This contract is particularly attractive because it cannot be cancelled or limited by the company except for non-payment of premium. Those eligible for this contract will also appreciate the fact that this type of coverage is augmented by benefits under the Federal Employees' Compensation Act in all instances where requirements are met by the employee to prove eligibility for such benefits.

GEHA, Inc.